

Certificate Number: 16339-PAE-DE-031913349

Bankruptcy Case Number: 18-15067



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on November 15, 2018, at 10:26 o'clock PM EST, Brenda Cummings completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 15, 2018 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor